

One or more embodiments of the invention utilize a receiver as a terminal to enable commercial transactions to take place that may or may not be coupled with programming that is being broadcast and to provide customers with the option of having their pay-TV bills charged directly to a credit card. The pay-TV provider could allow the customer to activate their pay-TV systems, with the programming package of their choice, without having to call the pay-TV customer service. Utilizing the fact that receivers may have built in modems that are connected to phone lines, connections can be made through that phone line to initiate, transfer, and purchase services and merchandise. If the receiver can successfully establish a secure connection with the pay-TV service provider, vendor, or credit card provider and the billing information is successfully transferred, then the merchandise can be shipped or the appropriate signals can be sent to the receiver to activate the service that the customer has selected. This would have the potential of significantly reducing the number of customer service calls to the pay-TV service provider. Instead of the pay-TV service provider being responsible for billing, debt collection, etc. this now becomes the responsibility of the credit card company.